

#11/B
KW-8
10-20-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:
Mik et al.

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR
PROCESSING A CHARGE
APPLIED TO A FINANCIAL
ACCOUNT



Group Art Unit: 2763

Examiner: D. Smith
(703) 308-6989
(703) 308-9054/fax

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**AMENDMENT AND RESPONSE
to the Non-final Office Action
Mailed August 3, 2000
(Paper No. 10)**

Attorney Docket No. 98-017
(Please note new docket number)

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on October 5, 2000.

Dated: 10/5/2000 By: Margaret H. Kauer

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Non-Final Office Action mailed August 3, 2000, (Paper No. 10), consideration of the following remarks and entry of the following amendments into the above identified application are respectfully requested.